

2. How to overcome the general hostility of the medical profession and the public indifference to group medicine.

3. To determine how complete should be the medical coverage given groups subscribing for Ross-Loos services.

4. How to determine in advance an adequate monthly fee to the subscribers which would be low enough to be attractive to them, yet high enough to enable the group to attract good doctors.

5. To determine the extent of the area which could be covered in terms of service and home calls.

6. To arrange for speedy and adequate hospitalization.

Within a year's time it was realized that the original monthly fee was inadequate to give proper medical care to the subscribers and their families. Medical and hospital expenses mounted rapidly. For example, in 1930 Ross-Loos paid \$2.75 a day for hospitalization of its patients. Now the rate exceeds \$25 a day. At intervals as they have occurred these increased costs were explained to the Health Committees. New proposals were made which were acceptable to the committees, which, in turn, helped

work out new fees commensurate with the services being given.

Additional problems now faced include:

1. The threat of governmental interference in the practice of medicine.

2. Richly subsidized defense plants and governmental agencies which can and do set the standard of price for physicians, nurses, technicians, receptionists, secretaries and other help.

3. The aging population of the country at large and the higher average age rate of the subscriber groups.

Solution to the last of these problems has been partially met by use of a sliding scale of dues.

To attract and hold efficient personnel, various incentive programs have been devised as well as reducing hours of work, increasing pay, and giving all employees numerous other benefits.

How to meet the continued encroachment of government in the field of medicine is one which obviously cannot be solved by the Ross-Loos Medical Group nor even by the medical profession as a whole. It must be solved by an enlightened citizenry.

In Memoriam

ANDREWS, HENRY J. Died in Los Angeles, February 28, 1953, aged 74. Graduate of Northwestern University Medical School, Chicago, Ill., 1907. Licensed in California in 1909. Doctor Andrews was a retired member of the Los Angeles County Medical Association and the California Medical Association, and an associate member of the American Medical Association.



BRENNEMAN, RICHARD E. Died in Sawtelle, February 15, 1953, aged 79. Graduate of Harvard Medical School, Boston, Mass., 1900. Licensed in California in 1939. Doctor Brenne-
man was a retired member of the Los Angeles County Medical Association and the California Medical Association, and an associate member of the American Medical Association.



COLVER, BENTON N. Died in Los Angeles, March 14, 1953, aged 82, of coronary artery disease. Graduate of the American Medical Missionary College, Battle Creek, Mich., and Chicago, Ill., 1904. Licensed in California in 1925. Doctor Colver was a member of the Los Angeles County Medical Association, the California Medical Association, and the American Medical Association.



HARDIN, CLAUD E. Died in New York City, March 2, 1953, aged 59. Graduate of the College of Medical Evangelists, Loma Linda-Los Angeles, 1930. Licensed in California in 1930. Doctor Hardin was a member of the Stanislaus County Medical Society, the California Medical Association, and the American Medical Association.

HUGHES, HERBERT A. Died in San Diego, March 20, 1953, aged 47. Graduate of the University of Oregon Medical School, Portland, 1939. Licensed in California in 1940. Doctor Hughes was a member of the San Diego County Medical Society, the California Medical Association, and the American Medical Association.



MEYENBERG, WERNER D. Died in Salinas, February 10, 1953, aged 56, of coronary occlusion. Graduate of the University of California Medical School, Berkeley-San Francisco, 1926. Licensed in California in 1926. Doctor Meyenberg was a member of the Monterey County Medical Society, the California Medical Association, and the American Medical Association.



PENDERGRASS, JAMES E. Died in Clovis, December 16, 1952, aged 56, of coronary thrombosis. Graduate of Vanderbilt University School of Medicine, Nashville, Tenn., 1921. Licensed in California in 1921. Doctor Pendergrass was a retired member of the Fresno County Medical Society and the California Medical Association, and an associate member of the American Medical Association.



TEEL, AMBROSE W. Died in Redlands, March 24, 1953, aged 81. Graduate of the College of Physicians and Surgeons, Keokuk, Iowa, 1895. Licensed in California in 1900. Doctor Teel was a retired member of the Los Angeles County Medical Association and the California Medical Association, and an associate member of the American Medical Association.